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a portable point-of-sale terminal (POST) in operative communication with the portable scanner for receiving the information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service,

wherein any one of or a combination of the portable scanner or POST formats the information for reporting to transaction approval service.

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2. The point-of-sale transaction system as in claim 1 wherein the scanner is in operative communication with the POST via a wireless link.

3. The point-of-sale transaction system as in claim 1 wherein the scanner includes:

a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting on a cheque;

an interface operatively connected to the processor for operative communication with the POST; and,

wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting information for sending to the POST via the interface.

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4. The point-of-sale transaction system as in claim 3 wherein the scanned information is the routing code from a cheque and the processor converts a digital image of the routing code to a formatted string.
 5. The point-of-sale transaction system as in claim 4 wherein the processor compares the formatted string to a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.

6. The point-of-sale transaction system as in claim 3 wherein the scanner includes a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction.
7. The point-of-sale transaction system as in claim 3 wherein the POST includes a card reader for reading information from any one of or a combination of a debit card, credit card or smart card.
8. A point-of-sale transaction system for managing information relating to a financial transaction between a purchaser and a vendor comprising:
- a portable scanner for scanning information relating to a financial transaction; the scanner including,
 - a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting;
 - an interface operatively connected to the processor;
 - a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction; and,
 - wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting;
 - a portable point-of-sale terminal (POST) in operative communication with the portable scanner via a wireless link, the POST for receiving the scanned information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service.
9. A method of obtaining approval for a cheque transaction between a payor and a payee comprising the steps of:
- (a) scanning cheque information from a cheque with a portable scanner;

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- (b) reporting the scanned cheque information to a point-of-sale terminal (POST);
 - (c) establishing an operative connection between the POST and a cheque clearing service;
 - (d) transferring the scanned cheque information to the cheque clearing service; and,
 - (e) receiving transaction approval or denial at the POST from the cheque clearing service.

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- 10. The method as in claim 9 further comprising the step of printing a receipt at the POST.
 - 11. The method as in claim 9 wherein the portable scanner includes a processor and wherein after step a) the processor compares a scanned code with a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.
 - 12. The method as in claim 9 wherein a payee enters the amount of the transaction into the POST or scanner for formatting and reporting to the cheque clearing service.
 - 13. The method of obtaining approval for a cheque transaction between a payor and a payee comprising the steps of:
 - (a) scanning cheque information from a cheque with a portable scanner wherein the cheque information includes any one of or a combination of text, code or handwriting;
 - (b) entering a transaction amount on the POST;
 - (c) reporting the scanned cheque information to a point-of-sale terminal (POST);
 - (d) establishing an operative connection between the POST and a cheque clearing service,
 - (e) transferring the scanned cheque information and the transaction amount to the cheque clearing service; and,
 - (f) receiving transaction approval or denial at the POST from the cheque clearing service.

In accordance with rule 37 CFR 1(2), a marked version entitled "MARKED-UP VERSION SHOWING CHANGES MADE" is attached.